

Application No. 10/016,101
GAU 3627
Filed 10/31/2001

CLAIMS

1. (Currently amended) A method of purchasing goods and services through the Internet comprising:
 - a. accessing an Internet website portal comprising a portal operator and a database of prepaid accounts and further containing a link to at least one merchant website listing of merchandise and or services that can be purchased by communication through an Internet,
 - b. accessing a merchant website through the Internet portal,
 - c. inputting the a selection of the merchandise and or services for purchase and a prepaid card identifier wherein the card identifier comprises an account number to a prepaid account and the card identifier does not identify the purchaser or financial or banking information of the purchaser,
 - d. transmitting the selection and prepaid card identifier,
 - e. matching the prepaid card identifier with a prepaid account by the portal operator,
 - f. obtaining verification that a monetary verifying by the portal operator that the prepaid account represented by the prepaid card contains a monetary balance at least equal to the value of the merchandise or services selected, and
 - g. transferring the monetary value of the selected merchandise or services from the prepaid account to a merchant by the portal operator. and
 - h. obtaining the purchased merchandise or service.
2. (Currently amended) The method of claim one further comprising an internet website portal communicating the purchaser's selection to the merchant, issuing payment to the merchant and obtaining payment from

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the monetary account of the prepaid card identifier communicated to the Internet website portal by the purchaser.

3. (Previously presented) The method of Claim 2 further comprising the ability of the purchaser to pay a purchase price in installments.

Claims 4 through 22 are cancelled.

23. (Currently amended) A method of purchasing goods and or services comprising:

- a. accessing an Internet website through an Internet terminal wherein the Internet website is linked to a database of prepaid accounts;
- b. communicating through an Internet a selection of goods or services for purchase from a merchant;
- c. receiving a purchase price;
- d. inserting a ~~payment mechanism~~ prepaid card into a component of the Internet terminal wherein a prepaid card identifier is inputted; and
- e. communicating the purchase price and prepaid card identifier to the Internet website payment through the Internet. ; and
- f. matching the prepaid card identifier to a prepaid account balance of the database.

- 24 (Currently amended) The method of claim 23 wherein the ~~payment mechanism is a prepaid card or currency~~ prepaid card identifier is contained on a magnetic strip on the prepaid card.

25. (Currently amended) The method of claim 23 wherein the ~~payment mechanism is a credit or debit card.~~ prepaid card identifier consists essentially of a prepaid account number.

26. (Previously presented) The method of claim 23 further comprising an Internet website that is a web portal linked to a merchant website.

27. (Currently amended) The method of claim 23 26 further wherein the web portal communicates payment to the merchant website.

28. (Currently amended) The method of claim 23 26 wherein a web portal operator issues credit cards, debit cards or prepaid account cards.

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29. (Previously presented) The method of claim 26 further comprising an internet website communicating a purchase selection to the merchant website and communicating payment to the merchant.
30. (Currently amended) A method of purchasing goods and services comprising:
- a. accessing an Internet website that is a web portal comprising a portal operator linked to a merchant website;
 - b. communicating through an Internet a selection of goods or services for purchase from the merchant website;
 - c. communicating a prepaid card identifier ~~payment for selected goods or services~~ to the web portal; and
 - d. matching by the portal operator the prepaid card identifier to a prepaid account within a database of prepaid accounts, and the web portal communicating the receipt of payment to the merchant website.
 - e. evaluating whether the matched prepaid account is sufficient for the purchase.

Claims 31 through 35 are cancelled.

36. (Currently amended) A method of purchasing goods or services using an Internet comprising;
- a. inputting a merchant account, a selection of goods or services, and a prepaid card identifier;
 - b. an Internet portal operator matching prepaid accounts within a database to the prepaid card identifiers;
 - c. debiting a prepaid accounts; and
 - d. crediting the merchant accounts.
37. (Previously presented) The method of claim 36 further comprising terminals connectable to the Internet.
38. (Previously presented) The method of claim 37 further comprising publicly accessible terminals.

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39. (Previously presented) The method of claim 36 wherein the Internet portal operator sells prepaid accounts.
40. (Previously presented) The method of claim 37 wherein the terminals access only internet web sites selected by the Internet portal operator.
41. (New) An anonymous electronic payment method wherein the purchaser's identity or financial or banking information is not disclosed comprising:
 - a. accessing a first Internet website wherein the first website is a web portal comprising a database of prepaid accounts and linked to a merchant website;
 - b. accessing the merchant website through the first website;
 - c. selecting goods or services for purchase from the merchant website; and
 - d. inputting a prepaid card identifier wherein the card identifier identifies a prepaid account within the database and wherein the prepaid account is to be debited as payment to the merchant.
42. (New) The method of claim 41 wherein the prepaid card identifier consists essentially of an account number.
43. (New) The method of claim 41 wherein the prepaid card identifier consists essentially of an account number and a PIN.
44. (New) The method of claim 23 further comprising inputting a PIN.
45. (New) The method of claim 26 wherein the web portal debits a prepaid account in the database.
46. (New) The method of claim 30 wherein the web portal debits a prepaid account in the database.
47. (New) The method of claim 36 wherein the prepaid card identifier consists of a portal identity and an account number.
48. (New) The method of claim 36 wherein the prepaid card identifier consists of a portal identity, an account number and a PIN.